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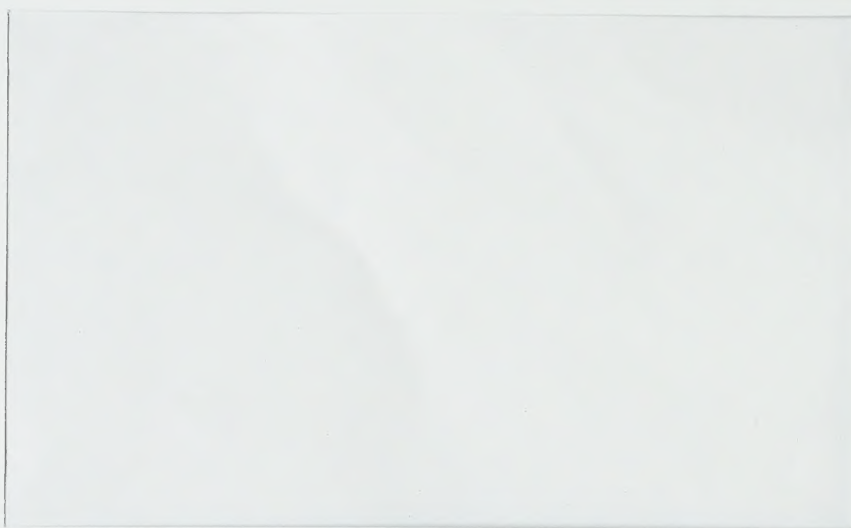
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REFORMING THE
REGULATORY FRAMEWORK FOR
SMALL BUSINESS IN ONTARIO

Current Issue Paper 157



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March 1995

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INTRODUCTION

Economic activity in Ontario is governed by a far-reaching, complex and multi-level regulatory framework. A common refrain from small business is that 'over-regulation' is stifling its growth. This paper highlights ongoing concerns voiced by small business, the current regulatory and related requirements of the federal, provincial and municipal levels of government, and recent provincial and federal policy and program initiatives designed to stimulate and support small business.

Small business has been characterized as a 'driving force' in the Ontario and the Canadian economy in the areas of:

- ▶ job creation;
- ▶ wealth generation;
- ▶ new entrepreneurial career prospects; and
- ▶ increases in the gross domestic product (GDP).¹

It is now generally acknowledged that small businesses constitute 98% of all businesses in Ontario.² With the self-employed included, the overall figure for Canada exceeds 99%.³ Furthermore, small businesses occupy more than 90% of every sector of the Ontario economy.⁴ From 1978 through to 1988 small businesses accounted for 74% of *new* job creation in Ontario, with firms having fewer than five employees making the most significant contribution (i.e., creating one-half of all jobs in that period).⁵ In Canada as a whole small businesses accounted for 87% of *all* employment growth.⁶ They employed 47% of the private sector work force in Ontario in 1990, up from 39% in 1984.⁷

Respecting wealth, the small business share of contribution to GDP increased from 33% to 38% between 1981 and 1991 and its share of corporate profits increased from 25% to 32% in the period from 1986 and 1990.⁸ The contribution of small businesses to entrepreneurial career prospects is evident by the increasing numbers of individuals turning to self-employment, currently representing some one in seven of people actively employed. Available and affordable new technologies will likely continue such career prospects.⁹

The economic recession commencing in 1989 had the initial effect of reducing small business job creation figures. For example, there was a 92.7% decline in small business job creation for 1989-1990 from

1988-1989 (with 12,600 net new jobs created in the 1989-1990 and 173,500 in 1988-1989), but these fewer net new jobs created by small business have to be compared to an overall provincial net loss of 120,400 jobs in 1989-1990.¹⁰ This downward trend continued in the following year 1991, with small business sustaining no net job increases in that year and losing more jobs than large business.¹¹ Despite these losses following a decade of increases, recent unpublished data for 1994 indicates that small business formations are again on the increase.¹²

Small business is defined generally as a business operating in any sector of the economy employing less than 100 people.¹³ Effectively, many commentators would include both small and medium-sized businesses in this definition. The term *regulatory framework* is intended to encompass a broad range of controls that have been adopted by various levels of government over the years. These controls include legislation, regulations, by-laws, policies, program initiatives and other relevant measures relating directly or indirectly to small business.

CONCERNS OF SMALL BUSINESS

Small business has collectively voiced a number of concerns since at least the early 1980s with perceived impediments to its growth, productivity and competitiveness. These concerns, in the order of their relative significance, generally relate to:

- ▶ taxation;
- ▶ paperburden or red tape and regulatory controls;
- ▶ high deficits and debt of federal and provincial governments;
- ▶ internal trade barriers; and
- ▶ equity capital and credit availability.

Some of these concerns - high taxes, high deficits and debt most prominently - are shared by large as well as small businesses, by multi-national as well as national and local enterprises. This paper will primarily focus on those issues seen to most directly affect or have the most onerous impact on small businesses.

The Canadian Chamber of Commerce recently reiterated a common complaint that the "current business climate in Canada remains uncertain."¹⁴ In particular, the Chamber argues that both the "higher

overall tax burden," and the "prospect of being caught in jurisdictional disputes between various levels of governments" raise challenges for Canadian businesses in effectively competing with American businesses.¹⁵ The Chamber elaborated on these complaints as follows:

Canada's income tax rates are high, and the large deficit . . . [arguably deferred tax], . . . makes likely the prospect of continuing high rates in Canada . . . [One of] the most common indicator[s] used in comparing total tax burdens between countries is the ratio of total tax revenues (i.e., taxes from all government levels) to gross domestic product (GDP) . . . Although Canada's tax burden (37.3% in 1991) was slightly below the average for the OECD countries, it remained significantly higher than the tax burden of its major trading partners - the U.S. (29.8 per cent in 1991) and Japan (30.9 per cent in 1991) making taxes a key concern for Canada's global competitiveness.¹⁶

A more specific breakdown of the Chamber's concerns regarding taxation includes:

- ▶ duplication of taxation by federal and provincial governments and lack of harmonization among the various taxing authorities;
- ▶ increasing national, provincial and municipal direct and indirect tax burdens; and
- ▶ continuing complexity of tax legislation.¹⁷

The Canadian Federation of Independent Business (CFIB) has expressed similar taxation concerns as well as emphasizing concerns regarding other regulatory controls. The results of the CFIB's 1993 survey of members' opinions regarding taxation were highlighted in *Business Watch*:

. . . major indicators of dissatisfaction continued to climb. Concerns about excessive taxation and insufficient financing continued to rise . . . Overweight governments have been late to act on necessary dieting measures . . .

Canada's system of multi-layered, transfer-dependent governments has reached its limits in the ability to

extract money from the taxpayer. . . [I]t is becoming clear that the country's fiscal health cannot be rebuilt by scattered program cuts and tax increases. A wholesale redefinition of Canada's federal and fiscal frameworks are (*sic*) necessary so that spending powers and responsibilities are more clearly defined.¹⁸

Taxes, red tape and regulation were the most significant problem areas identified by the 37,792 business firms the CFIB surveyed Canada-wide in 1993, with more than 87% indicating a need for action on taxes and more than 72% indicating a need for a reduction of red tape, paperwork and the heavy-handedness of regulations.¹⁹ Similarly, Ontario respondents identified significant concerns regarding the total tax burden (91.4%), along with red tape and government regulation (71.9% to 74.6%).²⁰ A review of the results of CFIB surveys completed over the past ten years reveals a steady rise in the significance of these two particular areas of concern. In 1983, for example, the total tax burden was a concern for 46% of respondents and 43% considered regulation and paperwork significant problems for small business.²¹

The Federation recently elaborated on these complaints as follows:

To date, very few governments have recognized the need to link the economic development issue with tax and regulatory policy. Government actions usually center on high-profile programs and subsidies aimed at assisting the chosen few. Unfortunately, businesses picked by the government to succeed are often not picked by the marketplace Meanwhile, the existing business base is milked for tax revenues. Instead, development strategies that focus on freeing up the entrepreneurial potential of the community and removing barriers to business activity are the most fruitful. Job creation will be the reward of balanced tax policies, compliance relief, sensible regulations and serious attempts to limit the size and spending of governments, boards and agencies.²²

A study conducted by the Small Business Branch of the then Ministry of Industry, Trade and Technology in March 1986 focused specifically

on regulatory and paperburden concerns. In the course of research and surveys for this early study, the following was noted:

Spokespersons for small business have argued that the burden of regulatory activity and information gathering (paperburden) has a particularly adverse impact on them. While large businesses can delegate and automate their responses, the key managers and sole proprietors of small businesses are forced to spend hours they can ill afford completing forms and generating information.²³

REGULATORY FRAMEWORK GOVERNING SMALL BUSINESS

Jurisdictional Authority

Economic policy-making, as distinct from traditionally provincial matters such as labour standards, health and safety of workers, consumer protection and other regulatory aspects of local economic activity, was once primarily the domain of the federal government. However, over the years the provinces have made inroads in this area: "Each province now participates in the management of Canada's economy, in varying degrees, with policies that range from protectionist trade measures to comprehensive industrial strategies."²⁴ According to one analyst, this trend has led to significant problems:

. . . (T)his situation has caused a multitude of overlapping and sometimes redundant programs which seriously affect efficiency and productivity. In addition, most provinces are using a well-developed array of instruments which can restrict the flow of goods, capital and services between provinces, a situation which is antithetical to the concept of an economic union. . .

. . . (It) is also creating competition and retaliation between provinces over certain policy goals and has generally lessened interdependence between provincial economies.

Perhaps the most serious consequence, however, has been the increasing impotence of the federal government to formulate and implement strong economic measures.²⁵

The increase in provincial influence has been attributed to a number of factors including the division of powers contained in the *Constitution Act, 1867*, judicial interpretations of the extent of federal and provincial powers, and the federal government's voluntary and gradual delegation of responsibility for certain economic matters to the provinces.²⁶ The results, according to some critics, have taken the form of inefficiency from two overlapping jurisdictions and conflict between the federal and provincial governments, with neither level having clear autonomy.²⁷ When municipal governments are factored in, the potential for problems connected with overlap, duplication and conflict is further increased.

Current Statutory Authority

The regulation of business, industry and trade takes varying forms from federal and provincial legislation, regulations, policies, and guidelines in the taxation, labour, and environmental areas, to regulations relating to health and safety, product safety, business practices, marketing and securities. The scope of regulation as well as the types of regulatory instruments utilized have been significantly expanded over the years. In contrast with the regulatory frameworks developed to govern other major activities such as health and education, the framework regulating economic activity appears to be considerably more comprehensive and complex.

A review of the legislation in existence at the end of 1994 alone has revealed some 99 federal and 136 Ontario statutes directly or indirectly related to the regulation of economic activity and small business. The relevant federal and provincial statutes in general and those regulating taxation, labour, employment, workplace standards, and arbitration, are listed in *Appendix A*. These various statutes regulate business formation, structures, professional and trade standards, manufacturing and processing activities, business practices, product standards, marketing, securities, labour, health and safety of workers, taxation, and many other aspects of carrying on business.

This large number of statutes by no means captures the full scope of government regulation. Numerous regulations are made or prescribed under these federal and provincial statutes. In Ontario alone, some 800 to 1,000 regulations are made each year, including both new and amended regulations. Many of these regulations are made under the authority of legislation set forth in *Appendix A*. The relevant regulations are too numerous to list. A number of provincial statutes

also delegate regulatory authority to municipalities, particularly the *Municipal Act*²⁸ and various *Regional Municipality Acts*,²⁹ in the form of small business assistance, licensing and other powers. The various classes of municipal by-laws regulating trades, businesses and enterprises in various local communities have not been listed in *Appendix A*.

ONTARIO GOVERNMENT POLICY AND PROGRAM INITIATIVES

What then has been the response of governments to the numerous studies conducted over the past decade confirming the continuing importance of small business to the Ontario and Canadian economy and the pervasive concerns of small business regarding government regulation, finances and policy? The Ontario government's policy approach has taken the form of two five-year plans.

Five-year Plans

An initial plan was developed for the five-year period from 1985 to 1990 to foster a "stable political and economic environment" and promote entrepreneurship in light of:

A province largely unaware of the contributions made by entrepreneurs to the general well-being of all its economic players; [and]
A rapidly growing client base of entrepreneurs who were often ill-prepared for the rigours of running a small firm . . .³⁰

A follow-up plan for the five-year period from 1990 to 1995 was broader and directed more specifically at fostering:

- ▶ an Ontario sympathetic to the entrepreneurial ethic, valuing innovation, self-reliance and calculated risk-taking;
- ▶ a growing number of Ontario entrepreneurs owning and operating their own businesses or applying their talents within larger organizations;
- ▶ greater numbers of small businesses entering export markets;
- ▶ an education system that fosters the entrepreneurial ethic among our young people;

- ▶ a province-wide information network providing relevant bottom-line intelligence to both startup and established entrepreneurs;
- ▶ an active private sector involved and committed to supporting the growth of entrepreneurship through independent or joint public-private initiatives;
- ▶ government at all levels sympathetic and responsive to the need to maintain a public policy environment conducive to entrepreneurship; and
- ▶ a widely recognized Small Business Ontario [formerly the Small Business Branch, Ministry of Industry, Trade & Technology] generating interest and support in both the private and public sectors.³¹

The NDP government's efforts to implement these goals since the fall of 1990 have been concentrated primarily in three areas:

Education

- ▶ preparing potential entrepreneurs for business careers as well as enhancing the public's perception of the value of entrepreneurship to its general well-being, with emphasis on support for youth entrepreneurship including programs such as *Visions* and *Youth Start-up Capital*;³²

Business Services

- ▶ meeting the growing needs of new and existing entrepreneurs, with emphasis on enhancing business services by local delivery through the *Self-Help Offices* locally co-sponsored throughout the province and upgrading delivery of *Small Business Ontario's* programs and service to provide leading-edge product support and customer service;³³ and

Advocacy

- ▶ improving the business climate for entrepreneurship within both the government and the province in general.³⁴

Selected Provincial Programs and Other Measures

Some of the programs and initiatives introduced or further developed during the present provincial government's tenure in office include:

Clearing the Path Program

The first phase of this program attempts to simplify and streamline registration processes by providing a 'single window' computer for new businesses at various self-help offices across the province. Applications for business name registrations, retail sales tax vendor permits, employer health tax and workers' compensation board registrations, along with business name searches can be completed at the computer workstations at various locations with a toll-free telephone helpline. The second phase aims to facilitate the remitting and reporting of selected taxes, fees and premiums by means of a one-cheque payment and will permit credit card payment of some fees. The development of an electronic bulletin board to provide access to information on government programs and services, procurement, research and development, trade and investment opportunities further is underway.³⁵

Innovation and Productivity Service Program

The innovation service provides assistance to help businesses move "to the next critical stage" by identifying and overcoming problems associated with and barriers to rapid growth. The \$4 million a year advisory and subsidy program also provides "wage subsidies, special projects funding and working capital . . . averaging \$60,000 per client" to companies that have overall "created 7,500 jobs in two years and plan to hire 12,000 more workers by 1998."³⁶

Innovation Tax Credit Program

To encourage innovation a 10% tax credit was introduced in the 1994 Ontario Budget on all research and development activities "for small and medium-sized, Canadian-controlled private corporations", including start-up businesses.³⁷

Employee Health Tax Relief

A provision to relieve businesses that hire new workers after May 1, 1994 from paying additional employer payroll health tax for the first year was also included in the 1994 Ontario Budget.³⁸

Access to Capital and Credit Availability Measures

The *Credit Unions and Caisses Populaires Act*³⁹ reforms are intended to provide greater access for small local businesses to credit union sources, the *Loan and Trust Corporations Act*⁴⁰ reforms to remove barriers discouraging lending to new businesses, and the *Co-operative Corporations Act*⁴¹ reforms to improve co-operatives' ability to raise capital from their membership and outside sources. The Employee Ownership Program was introduced to provide limited tax credits on employee buy-outs of companies and labour-sponsored investment funds, to generate additional investment sources for growing small businesses. Finally, the *Community Economic Development Act, 1993*⁴² was enacted to provide two further financing tools for small business in the form of community investment share corporations and community loan funds. Forty community investment share corporations are expected to become operational across Ontario, with the province guaranteeing the principal invested by individuals, and thirty-five community loan funds are also being set up across the province.⁴³

Jobs Ontario Program

The training segment of the Jobs Ontario program is slated to create 48,000 job opportunities in private companies of all sizes across the province, with training employees paid an average of \$21,000 per annum.⁴⁴

Positions of the Provincial Opposition Parties

This section summarizes recent Liberal and Progressive Conservative Party proposals aimed at fostering small business, economic growth and job creation in Ontario.

Liberal Party of Ontario

The Ontario Liberal Party proposes the following:

- ▶ creating a positive environment to encourage private sector growth and, in turn, create jobs;
- ▶ creating a "Getting Ontario Working Again" team, comprised of business, community and labour leaders, to be given the task of helping to meet job creation targets by encouraging widespread community participation and commitment; and
- ▶ reducing taxes by 5% over a 5-year period;
- ▶ cutting the red tape burden stifling business;
- ▶ helping small and medium-sized businesses become more competitive and create jobs;
- ▶ creating the best-trained workforce in North America by improving training and the work environment;
- ▶ helping young people find jobs;
- ▶ aggressive marketing of Ontario's good geographical location, educated workforce, and developed financial sector both inside and outside of the province as a place for companies to locate;
- ▶ ensuring that all Ontario communities benefit from the province's recovery;
- ▶ putting a firm lid on Workers' Compensation premiums.⁴⁵

The Ontario Liberal Party has recently announced specific, additional steps that will be taken by a Liberal Government including:

- ▶ a 5% overall tax cut and elimination of the 5% sales tax on auto insurance;
- ▶ a 50% cut in the cost of doing business with government or dealing with government regulation;
- ▶ freezing WCB rates;
- ▶ repealing the 'job-killing provisions' of the current labour law;

- ▶ balancing the provincial government 'operating budget' by the end of the first term and reducing annual spending by a net \$3.5 billion by 1998-99;
- ▶ introducing 'balanced budget legislation' committing the government to balancing its budget over a specific financial cycle and requiring a yearly progress report with a sign-off by the Provincial Auditor;
- ▶ small and medium-sized business assistance to access capital and other tools needed to create jobs;
- ▶ revamping and modernizing government machinery, including reform of the Workers' Compensation Board.⁴⁶

Progressive Conservative Party of Ontario

The Ontario Progressive Conservative Party proposes a five-point plan as follows:

- ▶ a 30% cut in provincial income tax rates over 3 years;
- ▶ a 20% reduction in non-priority government spending in three years (exempting health care, law enforcement and education classroom funding);
- ▶ cutting government barriers to job creation, investment and economic growth by
 - abolishing the 'job-killing' payroll health tax for small businesses;
 - eliminating all red tape and reducing the regulatory burden;
 - freezing Ontario Hydro rates for 5 years;
 - cutting Workers' Compensation premiums for all employers by 5%;
 - repealing the NDP's labour legislation - Bill 40;
 - ending inter-provincial trade barriers through bilateral negotiation; and
 - encouraging the private sector to provide child care for working parents;

- ▶ reducing the size of government, cutting costs and improving services at the same time through performance standards for all government services and hiring the best people;
- ▶ fully balancing the provincial government budget in 4 years.⁴⁷

The Progressive Conservative Party has also recently announced specific, additional steps that will be taken by a Conservative Government including:

- ▶ examining and identifying government fees and licences that could be eliminated;
- ▶ repealing the \$50 annual corporate registration or filing fee;
- ▶ eliminating the Employer Health Tax for businesses with payrolls under \$400,000;
- ▶ reforming Workers' Compensation including lowering premiums, setting realistic entitlement levels, providing for professional management and eliminating the unfunded liability;
- ▶ disbanding the Workplace Health and Safety Agency (WHSa) and replacing it with reasonable minimum requirements for workplace safety and training programs;
- ▶ halting the spiralling increases of mandated minimum wages until other jurisdictions catch up and maintaining a different minimum wage level for students;
- ▶ repealing all unnecessary government regulations affecting business after a review process of no longer than one year; including a sunset provision in all new regulations and accompanying them with a cost-benefit analysis; subjecting all relevant new regulations to a business impact test or a competitiveness test; providing advance notice to all interested parties of the intention to make regulations and an opportunity to scrutinize them for necessity, efficiency and effectiveness; minimizing regulatory conflicts between departments and with other jurisdictions; using plain language in new regulations; considering the voluntary approach first before imposing regulations; maintaining the best competitive position with other jurisdictions on regulations; and reducing the size of the bureaucracy used to impose and monitor regulations;

- ▶ emphasizing the use of free market forces over business subsidies;
- ▶ providing for the use of secret ballots for union certification, ratification and strike votes;
- ▶ repealing employment equity hiring quotas and replacing them with the merit principle in hiring and promotion;
- ▶ reforming the welfare system to eliminate waste and fraud and help the unemployed find new jobs more quickly;
- ▶ working with the federal government on reforming the *Small Business Loans Act* to resolve the contentious issue of personal guarantees on loans that many small and medium-sized businesses want eliminated.⁴⁸

FEDERAL GOVERNMENT POLICY AND PROGRAM INITIATIVES

The federal government has also been developing broad economic policy initiatives for small business since the mid-1980s. Various committees, departmental authorities and other forums have been engaged in reviewing regulatory reform, access to capital and credit, goods and services tax reform, and other issues in an effort to address perceived impediments to small business growth.

The policy approach adopted by the federal Liberal government after taking office in the fall of 1993 has been "to encourage growth and competitiveness." It has recognized priority areas, including taxation, financing, regulatory or paper burden, and overlap in program and service delivery, where immediate steps must be taken.⁴⁹ The thrust of the current federal policy is as follows:

. . . To make sure that the business environment is conducive to small business growth. This means ensuring that the tax system does not inhibit growth and job creation, improving the availability of financing for small businesses, cutting back the regulatory and paper burden, and making delivery of services effective and efficient . . .

. . . To ensure that limited government resources are effectively targeted to enhance competitiveness and encourage growth in the new global economy. This means redefining the role of government to emphasize the provision of strategic information and expertise. Further, it means critically reviewing and re-engineering small business support policies in the areas of management, labour skills development, trade and marketing, technology and capital for growth . . .⁵⁰

Small Business Working Committee

In preparing the 1994 Federal Budget, the Ministers of Finance and Industry (the Honourable Paul Martin and the Honourable John Manley) invited representatives from the business community to advise on the actual problems they were facing, suggest required actions, and recommend new mechanisms or approaches to foster and ensure "sustainable" small business growth. The Small Business Working Committee, with representatives from across the country, completed its Report in late 1994. The Committee perceived its recommendations as "a package of practical, common-sense initiatives that, if implemented, will improve the competitive position of small business and provide a sound basis for its further growth and development."⁵¹

The Working Committee recommended the following comprehensive policy initiatives, many of which relate not only to the federal, but also to provincial and municipal levels of government:

- ▶ cut profit-insensitive taxes, including payroll taxes, business and licensing fees, and property taxes - the federal government to reduce the burden of its own taxes (UI and CPP) and partner with the provinces and municipalities to ensure they jointly redress this fundamental impediment in the system which taxes job creation and depletes equity capital;
- ▶ boost equity financing needed by small businesses, given the relatively small amounts of equity required compared to the costs and risks facing potential investors - the federal government to provide new tax incentives for private investors, ensure that current incentives are effective and support the establishment of community-based equity financing programs;

- ▶ increase financial institution participation in debt financing needed by small businesses, given traditional financial institutions face limited competition, claim they are unable to service small loans economically and utilize conventional risk assessment policies unfavourable to small business - the federal government to use its leverage to increase competition among major financial institutions to ensure they will be more likely to lend in this market;
- ▶ increase the small business deduction to reduce the federal tax rate on active business income - the federal government to adopt gradual SBD tax rates and double the threshold set in 1982 of \$200,000;
- ▶ stimulate exporting by small business - the federal government to offer a refundable tax credit against foreign market research and development expenditures;
- ▶ reduce tax complexity and compliance costs at both the federal and provincial levels by simplifying and harmonizing the tax system, given the disproportionate burden on small businesses that commonly have limited resources and expertise;
- ▶ refocus government financing programs to reduce the substantial overlap in program activities and duplication of administrative bureaucracies;
- ▶ scientific research and experimental development tax credits should be maintained and expanded to include a broader scope of innovation activities; and, finally,
- ▶ reduce and rationalize regulations given frequent failure to thoroughly consider their impact on the competitiveness of small businesses, by all levels of government regulating less, simplifying paperwork, and limiting information requirements - the federal government to "remove unnecessary, ineffective or uncompetitive regulations, rationalize existing regulations across departments and encourage regulatory flexibility."⁵²

Government Fiscal Policy

In considering current and upcoming federal policy and program initiatives affecting small and medium-sized businesses, it is useful to consider the overriding vision of the present Liberal Finance Minister, the Honourable Paul Martin:

. . . (H)is vision calls for government intervention in selected areas: promoting research and development, training the young and the unemployed, building linkages between businesses, giving small firms access to venture capital and the latest technologies, reducing payroll taxes and opening the doors to new export markets. But it also means more painful measures such as deficit reduction, deregulation, privatization and welfare reform.⁵³

The federal Budget released on February 27, 1995 has now set the tone for the immediate federal taxation, spending and deficit-reduction agenda. The first priority is to reach the federal government's deficit-reduction target. The Budget's provisions relating to small and medium-sized businesses are important insofar as they may influence possible shifts in provincial policy.

Generally taxes will remain high. Corporations will sustain tax increases, while tax deferrals for all unincorporated businesses will disappear as fiscal year-ends are adjusted to the calendar year and formerly deferred taxes become due on a phased-in basis.

Unemployment Insurance (UI) premium decreases will be postponed until beyond the end of 1996, amounting to what some have termed a "hidden tax".⁵⁴ Businesses will also face extra user-fees for food and meat inspections, drug approvals, fisheries inspection, fishing licenses, and marine services.⁵⁵ Industry and transportation subsidies will be significantly reduced or cut and Industry Canada's innovation and market development spending will be cut in half over three years, the remainder to be directed to high-growth sectors' initiatives and private sector partnerships.⁵⁶

The following comments appear to be typical of the early reaction of business groups to the federal Budget:

. . . Martin's spending cuts won some praise
[although divided] from business groups.

"He's made some real cuts; it's a budget that really tries to streamline government," said Tim Reid, president of the Canadian Chamber of Commerce.

"But the bottom line is that our members have said it's time for the federal government to have a balanced budget in 1997-98. This budget does not state that they are going to get there. And we believe the taxes in the budget, the \$1 billion shouldn't have been there."

John Bulloch, head of the Canadian Federation of Independent Business, was more supportive and praised the government for moving to end subsidies to business.

"This minister of finance had the biggest job ever, and he came through," Bulloch said. "I regret some of the tax increases, but unfortunately the high interest rates put the government against the wall. The cuts to business subsidies are things we have promoted for years," he added.⁵⁷

Selected Federal Programs and Other Measures

Some of the programs introduced and initiatives under development during the present federal government's tenure include:

Internal Trade Agreement

The issue of inter-provincial trade barriers has been discussed for years. An *Internal Trade Agreement* was finally signed by the First Ministers this past summer. The Agreement is aimed at eliminating "barriers to the flow of goods and services across Canada." The agreement was seen to be long overdue and, while preserving the ability of provincial governments to make policy and establish standards, it sets up "a rules-based system for trade within Canada, a dispute settlement mechanism to resolve issues on internal trade matters, more open government procurement, increased labour mobility, and a code of conduct to prevent the use of incentives to lure companies from one province to another."⁵⁸ The agreement also "calls

for a stand-still on new barriers, a commitment to reconcile standards-related measures that can negatively affect business, and a process for further negotiations."⁵⁹

The general rules prescribed for inter-provincial trade relate to reciprocal non-discrimination, rights of entry and exit, elimination of unnecessary obstacles, transparency, and reconciliation of regulations and standards.⁶⁰ In essence, as Ontario's Minister of Economic Development and Trade Frances Lankin noted, the Agreement requires that "all of Canada's governments treat suppliers and workers fairly and consistently, regardless of their province of origin."⁶¹

Access to Capital for Small and Medium-sized Businesses

The Standing Committee on Industry commenced a study of credit problems in March 1994. Its October 1994 Report concluded that the credit crunch developed as a result of a number of factors, including a demanding economic environment and the reduction in real estate values thereby limiting security for loans. Despite such factors, the Committee affirmed that "banks have a responsibility to serve small business which stems from the privileged position they occupy in the Canadian financial services industry."⁶²

The Standing Committee made a number of recommendations designed to address the complaints of small business relating to unfair treatment by banks, including:

- ▶ banks should be required to develop a code of conduct which would better explain the roles and responsibilities of both the lender and the borrower;
- ▶ each bank should be required to follow the lead of the Toronto Dominion Bank and establish an internal mediation process that can be invoked by small business borrowers from whom a bank decides to withdraw credit; and
- ▶ the government should create an independent bank ombudsman to investigate and resolve complaints about maladministration or breach of duty, with power to require banks to pay compensation to complainants for financial loss, inconvenience and stress but would not have the power to force a bank to make a loan.⁶³

The Standing Committee also argued that trust companies, credit unions, caisses populaires and leasing companies should be

encouraged to serve small business and that competition should be stimulated to boost the provision of such financing services. It made the following additional recommendations:

- ▶ the *Small Business Loans Act* should continue to provide support to small businesses, but the government guarantee be used only to increase the availability of credit rather than to reduce the risk on loans that would have been made without the guarantee;
- ▶ the federal government establish a limited Working Capital Guarantee Program for small and medium-sized business exporters, with loans priced in a manner commensurate with risk to ensure the program is self-financing;
- ▶ confirm and refocus the mandate of the Federal Business Development Bank as a complementary lender to small and medium-sized businesses, provide authorization to use new financial instruments to fulfil its mandate, and change its name to the Small Business Development Bank of Canada.⁶⁴

Supporting a Healthier Marketplace Climate

The recognition that business growth and prosperity require an efficient marketplace and environment encouraging innovation and expansion, has prompted a number of specific proposals and programs. A recent federal policy paper, *Agenda: Jobs and Growth*, outlined in detail the various proposals and commitments of the federal government in this respect as follows:

Assistance to foster small business growth

- ▶ "removing obstacles to growth and targeting government support more effectively," including a commitment to "reducing the federal paperburden" by working "with small businesses to identify problem areas and to set specific (reduction) targets" along with requiring annual progress reports;
- ▶ buying from small business through new "procurement policies" to "increase the value of goods and services that government buys from small businesses" and targeting "up to \$1.5 billion of federal buying";

- ▶ increasing "the lending ceiling under the *Small Business Loans Act* program, while putting it on a cost-recovery basis as part of reducing business subsidies";
- ▶ encouraging investment in small business by the Canada Community Investment Plan pilot project which matches informal investors and other local venture capital sources with local firms seeking small equity amounts (with funding of \$5 million a year for four years);
- ▶ simplifying federal and provincial small business programs (some 700 programs) by streamlining, reducing overlap and waste, and cutting the number of programs significantly by 1998;
- ▶ improving and expanding services to small businesses by increasing investment with a \$15 million annual allotment in a network of Canada Business Service Centres to provide quick, single-window access to government information and expanding the network through the use of existing organizations such as Chambers of Commerce and Economic Development Commissions; and
- ▶ reducing "Unemployment Insurance premium rates through a series of cuts once the UI account is healthy again," the first reduction in the premium rate to be made "in 1995 to \$3.00 from its current level of \$3.07."⁶⁵

Proceeding with regulation reform efforts

- ▶ clarifying and easing the regulatory burden including efforts to expedite previous reform efforts to revoke some 150 regulations having "outlived their usefulness" and to revise another 170 in 1995, with a further 100 revocations and 200 revisions of regulations to be completed in 1996;
- ▶ introducing the *Regulatory Efficiency Act, 1994* (Bill C-62 was given first reading on December 6, 1994) to add "flexibility", along with reforms to the *Statutory Instruments Act* to "simplify and speed up the regulatory process" and enable departments to "respond more quickly to changing circumstances";
- ▶ utilizing simpler language in regulatory instruments and steps to enable individuals and small businesses to determine the regulations that apply to them;

- ▶ requiring the Business Impact Test or a similar analysis tests initially in seven of the largest federal regulatory departments and, by 1996, requiring all federal regulatory departments to undertake this process;
- ▶ undertaking "regulatory improvements" in various sectors of the economy, initially targeting "biotechnology; health, food and therapeutic products; mining; the automotive industry; forest products; and aquaculture"; and
- ▶ undertaking efforts to develop and adhere to common standards for products and services by building on the Internal Trade Agreement, modernize and streamline the Standards Council of Canada to promote development of nation-wide standards, encourage the use of internationally recognized quality standards, and give small business a greater role in setting standards for products.⁶⁶

Assistance in adapting to workplace changes

- ▶ the Sectoral Initiatives Program will establish fifteen Sector Councils to bring together "business and labour within an industry to address occupational standards and training needs" and "improve the skill levels of their workers";
- ▶ a Youth Internship Program for high school graduates will be established with the provinces, business, labour and local communities with the goal of developing 20,000 internships a year;
- ▶ a Self-Employment Assistance Program will be continued "to provide financial, training and technical assistance to those who want to become self-employed"; and
- ▶ the *Canada Labour Code* will be reviewed with business and labour to ensure support for a cooperative and flexible labour-management relations environment.⁶⁷

Reforming the Goods and Services Tax

The Liberal Party promise to abolish the Goods and Services Tax remains unfulfilled at present, despite efforts to consider and weigh

various alternatives and negotiations with the provinces. The federal government's preference apparently continues to be the introduction of a "'harmonized' national sales tax," as it "would eliminate the duplicated costs of two tax collection systems,. . .would be simpler for business and government alike to administer . . .(and) would be invisible, unlike the present sales taxes."⁶⁸

Some have pointed to difficulties in securing political acceptance by the provinces as an important obstacle to GST reform. Many of the provinces are currently facing provincial elections and the sovereignty question continues to occupy Quebec. Progress with Ontario has been limited given Treasurer Floyd Laughren's apparent dispute of the promised increase in money for the provinces from a larger base of goods and services subject to taxation. He has argued the "bigger tax base would provide more funds for only two years, . . . and after that Ontario would come out a net loser."⁶⁹

CONCLUSION

In summary, numerous studies, reviews and surveys conducted by business and federal and provincial governments have confirmed the importance of small business to the economy. They have also confirmed or acknowledged that significant impediments to small business growth, productivity and competitiveness remain in the form of taxation, paperburden and regulatory controls, high deficits and debt of federal and provincial governments, internal trade barriers, and equity capital and credit availability.

Small business representatives have called for:

- ▶ reductions in or a moratorium on future increases in federal and provincial taxes and other fees;
- ▶ alleviation of the demands of proliferating filing and reporting requirements;
- ▶ reductions in unnecessary regulation and elimination of overlapping and similar or duplicate regulatory controls and initiatives;
- ▶ cutbacks and down-sizing of government bureaucracies and services; and

- an increase in financial institution competition to encourage participation in debt financing and equity capital.

Despite these and other recommendations over the past decade, and some progress in addressing a number of the concerns of small business, significant problems continue in certain key areas. Most prominently, jurisdictional problems with potential government overlap, and duplicated regulatory regimes and policy and program initiatives remain. Further, satisfactory measures to ensure greater availability of credit and equity financing for small business have yet to be developed. More generally, the failure of successive governments to deliver an integrated package of comprehensive and satisfactory solutions has continued to draw attention from small business representatives and other critics.

What are the analysts and critics now saying? David Frum, in *The Financial Post*, considered the efforts required at the provincial level to promote the growth of small business:

Low taxes, open labour markets, less bureaucracy - it's not so tricky a formula . . . Most jobs are created at home by local firms, not imported – and it's local companies that suffer most from the burden of government.⁷⁰

Further, in reviewing the recent provincial Progressive Conservative Party small business plan, he reiterated:

The . . . growth of small business [is promoted] in much the same way one promotes the growth of all business: by eliminating job-strangling taxes and regulation.⁷¹

Jonathan Ferguson, in the *Toronto Star*, reviewing what the institutional debt-rating agencies are saying in the face of the pending Ontario election, commented:

The next Ontario government must deliver on deficit reduction to stave off costly credit downgrades . . . Credit downgrades would drive up Ontario's borrowing costs in capital markets, adding to the taxpayers' burden and braking economic growth and job creation in the province.

...

(T)he debt raters will be looking for the new Ontario government to undertake several politically unpopular actions to tackle the deficit. These include:

- Reducing the province's "disproportionately high" load of welfare cases by cutting social assistance spending to force people into the job market.
- Trimming the number of workers in the public sector to chop the provincial payroll.
- Restructuring public infrastructure spending to save money for deficit reduction.⁷²

Finally, Claire Bernstein, also in the *Toronto Star*, in considering the high cost of government and anticipated further cost increases and deficit escalation with the forecasted 1997 further economic downturn, commented:

Business guru Peter Drucker has predicted that in 1997, at the latest, "the deficit will again grow explosively."

An aging population will put big demands on government for pensions and health care, while currency fluctuations will drive up interest rates and debt costs. Only governments that have a plan to reinvent themselves will survive, Drucker argues.

...

Canada . . . may be a leader in laying the groundwork for such a reinvention - with Bill C-62. [The proposed *Regulatory Efficiency Act, 1994* received first reading on December 6, 1994.]

The Bill would allow government to designate certain sectors of society as eligible for self-regulation through administrative agreements.

In essence, it's a proposal to reinvent government's role in Canadian society, not by deregulation, but by self-governance.

...

The answer to costly government lies not in random cost-cutting, deregulation or down-sizing, but in changing the concept of government.⁷³

If, as some critics argue, satisfactory progress has not been made to date at the federal or provincial levels to comprehensively address the problems associated with the small business regulatory framework, further policy questions arise.

- ▶ How can governments initiate comprehensive reform of the regulatory environment for small business when programs, policies, legislation and regulations are administered by different ministries and agencies?
- ▶ Should related and interdependent provincial and federal economic regulatory functions and structures be amalgamated, either at once or on a graduated basis? Should such amalgamations be accomplished by entry into various joint administration, management, policy development and regulatory sphere agreements?
- ▶ Should governmental regulatory functions and structures be dramatically reduced by fostering or requiring self-regulation of economic activity? Should government only initiate enabling legislation, in combination with an arbitral tribunal role (possibly similar to that occupied by the Ontario Municipal Board), limiting its regulatory authority to interpreting and ruling on self-regulatory requirements and overseeing the enforcement of such requirements?

ENDNOTES

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³ J. Manley and P. Martin, p. 3.

⁴ R. Blatt, p. 1.

⁵ Ontario, Ministry of Industry, Trade and Technology, *The State of Small Business: 1990 Annual Report on Small Business in Ontario* (Toronto (?): Queen's Printer for Ontario, 1991), p. IV. Reference should also be made to *Economic Comeback: A Small Business Agenda for Recovery* and *An Action Plan to Reduce the Regulatory Burden on Small Business*.

⁶ J. Manley and P. Martin, p. 5.

⁷ R. Blatt, p. 8; see also Small Business Services and Capital Projects Division, *A Divisional Overview* (n.p.).

⁸ J. Manley and P. Martin, p. 5.

⁹ *The State of Small Business: 1990 Annual Report*, p. III.

¹⁰ R. Blatt, p. 3.

¹¹ *Ibid.*, p. 4.

¹² The information for 1994 respecting small business formations and registrations was

confirmed in a telephone conversation 13 December 1994 with Rena Blatt, Small Business and Domestic Operations, Ministry of Economic Development and Trade. Business registrations alone do not provide completely reliable figures, being indicative only of an intent to start-up business. However, Rena Blatt advised that the data from *Statistics Canada* available each year since 1978 on small business start-ups has retained a great deal of consistency and overall indicates there has been no significant reversal for the 1990s of the small business growth trends evident throughout the 1980s.

¹³ R. Blatt, p. 1; see also J. Manley and Paul Martin, p. 3.

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¹⁵ Ibid.

¹⁶ Ibid. Note should be made that the Canadian Chamber of Commerce comments were based on data published in *Revenue Statistics of OECD Member Countries*.

¹⁷ Ibid., p. 6.

¹⁸ Ted Mallett, Senior Economist, CFIB Research, "A Survey of Business Owners' Attitudes - Our Members' Opinions Survey #32 and #33", *Business Watch* (March 1994), p. 1.

¹⁹ Ibid. Reference should also be made to *The Small Business Agenda for Small Business* and Jack McArthur, "Firms get lost in the maze of government programs," *Toronto Star*, 23 February 1994, p. E2.

²⁰ T. Mallett, p. 4.

²¹ T. Mallett, p. 2; see also "Government's growing burden," *Profit* 12:2 (June 1993), p. 8.

²² T. Mallett, p. 4. Reference should also be made to *The Small Business Agenda for Small Business*.

²³ Ontario, Ministry of Industry, Trade and Technology, *Small Business Advocacy Report No. 7: Small Business Regulation and Paperburden* (n.p., n.d.), p. 1.

²⁴ David Goldfield, "Economic Policy: The Provincial Impact on the Federal System" in *Provincial Policy-Making: Comparative Essays*, ed. Donald C. Rowat (Ottawa: Carleton University, 1981), p. 323. Reference should also be made to Richard Schultz and Alan Alexandroff, *Economic Regulation and the Federal System* (Ottawa: Minister of Supply and Services Canada, 1985); Richard J. Judd, William T. Greenwood and Fred W. Becker, eds., *Small Business in a Regulated Economy: Issues and Policy Implications* (New York, N.Y.: Quorum Books, 1988); G. Bruce Doern, *The Politics of Economic Policy* (Ottawa: Minister of Supply and Services Canada, 1985).

²⁵ D. Goldfield, pp. 323-324.

²⁶ Ibid., pp. 324-325.

²⁷ Ibid.

²⁸ R.S.O. 1990, c. M.45.

²⁹ See, for example, R.S.O. 1990, c. R.8 to R.18.

³⁰ *The State of Small Business: 1990 Annual Report*, p. 111.

³¹ Ibid., p. 112.

³² Ibid., pp. 112-114.

³³ Ibid., pp. 112-116.

³⁴ Ibid., p. 112.

³⁵ Ontario, Ministry of Consumer and Commercial Relations, "Consumer Minister Churley Announces Registration Pilot," *News Release*, 15 September 1994, p. 1; "Clearing the Path," *Information Backgrounder*, September 1994, pp. 1-3.

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³⁷ Ontario, New Democratic Party, *The Plan That's Working* (n.p.,n.d.).

³⁸ Ibid.

³⁹ R.S.O. 1990, c.44.

⁴⁰ R.S.O. 1990, c. L.25.

⁴¹ R.S.O. 1990, c. C.35.

⁴² S.O. 1993, c. 26.

⁴³ *The Plan That's Working*.

⁴⁴ Ibid.

⁴⁵ Ontario Liberal Caucus, *The Lyn McLeod Commitment to Jobs and Growth* (n.p.), April 1994, pp. 1-4, 15.

⁴⁶ Ontario Liberal Caucus, "McLeod outlines Steps for Economic Growth", *News Release*, 21 February 1995, p. 30; "NDP Hinders Growth of Small Business, McLeod says", *News Release*, 22 February 1995, p. 30; "McLeod unveils Ontario Liberal

Balanced Budget Plan", *News Release*, 23 March 1995, p. 30 (2 pages).

⁴⁷ Mike Harris and Progressive Conservative Party of Ontario, *The Common Sense Revolution* (n.p.), May 1994, pp. 3-4.

⁴⁸ Mike Harris and Progressive Conservative Party of Ontario, *The Mike Harris Task Force Report: Creating Jobs through Small Business* (n.p.), January 1995, pp. 5, 9, 12, 14, 17, and 18.

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⁵³ Ron Graham, "Debtor's Poison", *Globe and Mail Report on Business Magazine*, February 1995, p. 36.

⁵⁴ Greg Ip, "Tax Hike hidden in UI program", *Financial Post*, 28 February 1995, p. B3.

⁵⁵ Jill Vardy, "Subsidies face major cutbacks, transport, business grants axed", *Financial Post*, 28 February 1995, p. B2.

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⁵⁷ Paul Waldie and Terry Weber, "Business, labor present two solitudes", *Financial Post*, 28 February 1995, p. B4.

⁵⁸ Joe Daly, "Open for Business", *Challenges* (Fall 1994):8.

⁵⁹ *Ibid.*

⁶⁰ *Ibid.*, p. 9.

⁶¹ *Ibid.*, p. 10.

⁶² House of Commons, *Taking Care of Small Business*, p. v.

⁶³ *Ibid.* p. vi.

⁶⁴ *Ibid.*

⁶⁵ Canada, Department of Industry, *Agenda: Jobs and Growth, Building a More Innovative Economy, Summary* (Ottawa: Minister of Supply and Services Canada,

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⁶⁸ Rosemary Speirs, "Provincial uncertainties delay replacement for hated GST", *Toronto Star*, 21 March 1995, p. A19. A description of various options to the GST is contained in Jack Mintz and Thomas Wilson, "Alternatives to the Goods and Services Tax", *Policy Options*, October 1993, p. 40. Reference should also be made to Canada, Department of Finance, *Sales Tax Reform: An Updated Federal Proposal* (Ottawa: The Department, 1994) and Canadian Federation of Independent Business, *Small Business and the Cost of Paperwork: The Goods and Services Tax*, paper for the ICSB 37th Conference on Small Business and Entrepreneurship Development (Toronto: The Federation, June 1992).

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⁷⁰ David Frum, "How provinces can lure businesses their way", *Financial Post*, 18 January 1995, p. 17.

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APPENDIX A

**REFORMING THE REGULATORY FRAMEWORK
FOR SMALL BUSINESS IN ONTARIO**

FEDERAL AND PROVINCIAL STATUTES REGULATING ECONOMIC ACTIVITY

GENERAL

Federal

Amusement Devices Act, R.S.C. 1985, C. A-2.
Bank Act, S.C. 1991, c. 46.
Bills of Lading Act, R.S.C. 1985, c. B-5.
Boards of Trade Act, R.S.C. 1985, c. B-6.
Broadcasting Act, S.C. 1991, c. 11.
Canada Agricultural Products Act, R.S.C. 1985, c. 20 (4th Supp.).
Canada Business Corporations Act, R.S.C. 1985, c. C-44.
Canada Cooperative Associations Act, R.S.C. 1985, c. C-40.
Canada Council Act, R.S.C. 1985, c. C-2.
Canada Deposit Insurance Corporation Act, R.S.C. 1985, c. C-3.
Canada Grain Act, R.S.C. 1985, c. G-10.
Canada Shipping Act, R.S.C. 1985, c. S-9.
Canada-United States Free Trade Agreement Implementation Act, S.C. 1988, c. 65.
Canadian Agricultural Products Act, R.S.C. 1985, c. 20 (4th Supp.).
Canadian Dairy Commission Act, R.S.C. 1985, c. C-15.
Canadian Environmental Protection Act, R.S.C. 1985, c. 16 (4th Supp.).
Canadian Film Development Corporation Act, R.S.C. 1985, c. C-16.
Canadian Human Rights Act, R.S.C. 1985, c. H-6.
Canadian Radio-television and Telecommunications Commission Act, R.S.C. 1985, c. C-22.
Canadian Wheat Board Act, R.S.C. 1985, c. C-24.
Coasting Trade Act, S.C. 1992, c.31.
Competition Act, R.S.C. 1985, c. C-34.
Consumer Packaging and Labelling Act, R.S.C. 1985, c. C-38.
Cooperative Credit Associations Act, S.C. 1991, c. 48.
Copyright Act, R.S.C. 1985, c. C-42.
Cultural Property Export and Import Act, R.S.C. 1985, c. C-51.
Customs Act, R.S.C. 1985, c. 1 (2nd Supp.).
Customs Tariff, R.S.C. 1985, c. 41 (3rd Supp.).
Department of Consumer and Corporate Affairs Act, R.S.C. 1985, c. C-37.
Department of Industry, Science and Technology Act, S.C. 1990, c.1.
Energy Administration Act, R.S.C. 1985, c. E-6.
Energy Efficiency Act, S.C. 1992, c.36.
Environmental Contaminants Act, R.S.C. 1985, c. E-12.
Excise Act, R.S.C. 1985, c. E-14.
Excise Tax Act, R.S.C. 1985, c. E-15.
Export and Import Permits Act, R.S.C. 1985, c. E-19.
Export Development Act, R.S.C. 1985, c. E-20.
Farm Products Agencies Act, R.S.C. 1985, c. F-4.
Federal Business Development Bank Act, R.S.C. 1985, c. F-6.
Fertilizers Act, R.S.C. 1985, c. F-10.
Fisheries Act, R.S.C. 1985, c. F-14.
Fisheries Development Act, R.S.C. 1985, c. F-21.
Food and Drugs Act, R.S.C. 1985, c. F-27.
Forestry Act, R.S.C. 1985, c. F-30.
Game Export Act, R.S.C. 1985, c. G-1.
Hazardous Materials Information Review Act, R.S.C. 1985, c. 24 (3rd Supp.), Part III.

Hazardous Products Act, R.S.C. 1985, c. H-3.
Health of Animals Act, S.C. 1990, c. 21.
Holidays Act, R.S.C. 1985, c. H-5.
Importation of Intoxicating Liquors Act, R.S.C. 1985, c. I-3.
Income Tax Act, R.S.C. 1985, c. 1, (5th Supp.).
Indian Act, R.S.C. 1985, c. I-5.
Industrial and Regional Development Act, R.S.C. 1985, c. I-8.
Industrial Design Act, R.S.C. 1985, c. I-9.
Insurance Companies Act, S.C. 1991, c. 47.
Integrated Circuit Topography Act, S.C. 1990, c. 37.
Interest Act, R.S.C. 1985, c. I-15.
International Sale of Goods Contracts Convention Act, S.C. 1991, c. 13.
Meat Import Act, R.S.C. 1985, c. M-3.
Meat Inspection Act, R.S.C. 1985, c. 25 (1st Supp.).
Motor Vehicle Safety Act, S.C. 1993, c. 16.
Motor Vehicle Safety Act, R.S.C. 1985, c. M-10.
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Motor Vehicle Transport Act, 1987, R.S.C. 1985, c. 29 (3rd Supp.).
Narcotic Control Act, R.S.C. 1985, c. N-1.
National Energy Board Act, R.S.C. 1985, c. N-7.
National Film Act, R.S.C. 1985, c. N-8.
National Research Council Act, R.S.C. 1985, c. N-15.
National Trade-mark and True Labelling Act, R.S.C. 1985, c. N-18.
National Transportation Act, 1987, R.S.C. 1985, c. 28 (3rd Supp.).
Official Languages Act, R.S.C. 1985, c. 31 (4th Supp.).
Patent Act, R.S.C. 1985, c. P-4.
Pest Control Products Act, R.S.C. 1985, c. P-9.
Petroleum and Gas Revenue Tax Act, R.S.C. 1985, c. P-12.
Plant Breeders Rights Act, S.C. 1990, c. 20.
Plant Protection Act, S.C. 1990, c. 22.
Precious Metals Marking Act, R.S.C. 1985, c. P-19.
Radiation Emitting Devices Act, R.S.C. 1985, c. R-1.
Radiocommunication Act, R.S.C. 1985, c. R-1.
Revolving Funds Act, R.S.C. 1985, c. R-8.
Salmon Act, R.S.C. 1985, c. S-4.
Seeds Act, R.S.C. 1985, c. S-8.
Small Business Loans Act, R.S.C. 1985, c. S-11.
Special Areas Act, R.S.C. 1985, c. S-14.
Special Economic Measures Act, S.C. 1991, c. 17.
Special Import Measures Act, R.S.C. 1985, c. S-15.
Standards Council of Canada Act, R.S.C. 1985, c. S-16.
Statistics Act, R.S.C. 1985, c. S-19.
Status of the Artist Act, S.C. 1992, c. 33.
Tax Rebate Discounting Act, R.S.C. 1985, c. T-3.
Textile Labelling Act, R.S.C. 1985, c. T-10.
Timber Marking Act, R.S.C. 1985, c. T-11.
Tobacco Products Control Act, R.S.C. 1985, c. 14 (4th Supp.).
Tobacco Restraint Act, R.S.C. 1985, c. T-12.
Tobacco Sales to Young Persons Act, S.C. 1993, c. 5.
Trade-marks Act, R.S.C. 1985, c. T-13.

Transportation of Dangerous Goods, 1992 Act, S.C. 1992, c. 34.
Trust and Loan Companies Act, S.C. 1991, c. 45.
Weights and Measures Act, R.S.C. 1985, c. W-6.
Wild Animal and Plant Protection and Regulation of International
and Interprovincial Trade Act, S.C. 1992, c. 52.
Winding-up Act, R.S.C. 1985, c. W-11.

Provincial

Arts Council Act, R.S.O. 1990, c. A.30.
Assessment Act, R.S.O. 1990, c. A.31.
Athletics Control Act, R.S.O. 1990, c. A.34.
Bees Act, R.S.O. 1990, c. B.6.
Boilers and Pressure Vessels Act, R.S.O. 1990, c. B.9.
Bread Sales Act, R.S.O. 1990, c. B.11.
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